

## **REMARKS**

Applicants hereby request for reconsideration of the Examiner's position based on the amendments to the claims and the following remarks.

### **A. Claim Status and Amendment**

Claims 1-9 are pending. Claims 1 and 8 have been amended for formality concerns. In particular, numerical indicators have been added to better organize the claim elements. No new matter was added.

### **B. Formality issues in the Office Action**

Claims 1-7 are objected to because of a missing a period at the end of claim 1.

Claim 1 has been amended in this regard.

### **C. Claim Rejections under 35 USC § 102**

Claims 1-9 are rejected under 35 U.S.C. 102(e) as being anticipated by Stroh (U.S. Pat. No. 7,155,409, hereinafter, US7155409). The Examiner asserts that Stroh discloses a method including each and every steps in Claim 1 and Claim 8. Applicant respectfully disagrees.

#### **1. Rejections to Claim 1 and its dependent claims**

US7155409 discloses a method of trading in goods or services between a buyer and seller using 1 or 2 bills of exchange (BoE). A first BoE is a payment draft, executed by the buyer, which is returned to the seller prior to release of the product by the seller. The seller can obtain credit verification of the first BoE before releasing the product, protecting the seller from the buyer failing to pay. The first BoE remains inactive until an event is

triggered, agreed between both seller and buyer, e.g. release of the product. The buyer is therefore protected against the seller delaying or failing to ship the product after receiving the payment from the buyer.

Comparing the claims of the present application, US7155409 generally relates to bills of exchange, not forfaiting transactions. Regarding claim 1, there is no disclosure in US7155409 of features b, c, d (i)-d(iv), e (iii) – e (iv), and f - j inclusive.

In US7155409, feature a is disclosed. Features d(ii) and e(ii) are partially disclosed by a "terms of sale" table 2 in column 29 of US7155409, but there is no offer selection entry facilities nor information entry facilities for entry of details of the offer, let alone the provision of an offer document. In feature e(i), there would be an identification of an asset to be offered in US7155409, but there is no disclosure of an asset selection entry facility or asset information entry facility. In feature e, there is no disclosure of an offer document selection entry facility or offer document attachment facility. Thus present claim 1 is not anticipated by US7155409.

Claims 2 to 7 are dependent on Claim 1. They are also not anticipated by US7155409. The additional features provided by claims 4, 5 and 7 are not disclosed. Regarding claim 2, as features i and j of claim 1 are not disclosed, therefore, the feature of claim 2 is also not disclosed. In particular, regarding claim 3, there is no direct disclosure of an offer document available at a website in US7155409. Regarding claim 6, although on-line assistance is provided in US7155409, it is not in relation to the features of the method claim 1.

## 2. Rejections to Claim 8 and Claim 9

With respect to claim 8, feature a is disclosed by US7155409. Features b- e are not disclosed. In particular, regarding feature b(ii) (2), a list of terms is provided in Table 2 in column 29 of US7155409, but there is no disclosure of offer selection entry facilities or

information entry facilities for entry of details of the offer. Regarding feature c, US7155409 enables retrieval and viewing of a document, but not an offer document. Thus claim 8 is not anticipated by US7155409.


Claim 9 depends on Claim 8. Further to the elements in Claim 8, Claim 9 relates to a printing facility. There is no disclosure of being able to print an offer document as US7155409 deals with bills of exchange.

D. Conclusion

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance, and such action is respectfully requested. Should any extensions of time or fees be necessary in order to maintain this Application in pending condition, appropriate requests are hereby made and authorization is given to debit Account # 02-2275.

Respectfully submitted,

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